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CERTIFICATE OF MAILING

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Date: 9/16/01
Name: Agnes A Sullivan
Signature: Agnes A Sullivan
Clifford Chance Rogers & Wells LLP

Docket No. 3499-91

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Sharon Greener et al.

RECEIVED

Filed: November 16, 2000

Group Art Unit: 2164

SEP 17 2001

Serial No: 09/714,315

Examiner: n/a

Technology Center 2100

For: AUTOMATED ONLINE SALES RISK MANAGEMENT SYSTEM

PETITION TO MAKE SPECIAL UNDER 37 C.F.R. § 1.102

Commissioner for Patents
Washington, D.C. 20231

Sir:

Pursuant to 37 C.F.R. § 1.102, applicants hereby respectfully request a Petition to Make Special for the above-identified patent application.

The following documents are enclosed in support of this Petition:

1. A copy of the above-identified application including all claims directed to a single invention.
2. A statement including a pre-examination search listing the field of search by class and subclass.
3. A copy of each reference deemed related to the subject matter encompassed by the claims of the above-identified application.
4. A detailed discussion of the references pointing out how the claimed subject matter is patentable over the references.
5. The Commissioner is hereby authorized to charge the required fee of \$130.00 for a Petition to Make Special as set forth in 37 C.F.R. § 1.17(i), or any additional fees, or to credit any overpayments in connection with this communication, to Deposit Account No. 50-0521. A duplicate copy of this Petition is enclosed herewith.

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Accordingly, it is respectfully requested that the U.S. Patent and Trademark Office grant this Petition to Make Special for the above-identified application.

Respectfully submitted,

Date: September 10, 2001

Dona C. Edwards

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STATEMENT OF FIELD OF SEARCH

A pre-examination search for the above-identified application was conducted in Class 705, Subclasses 1, 26, 35, 37-39, 42, 53 and 77-79.

DISCUSSION OF REFERENCES

U.S. Patent 5,557,518 ('518)

The '518 patent to Rosen is entitled "Trusted Agents For Electronic Commerce," and issued on September 17, 1996. The '518 patent describes a system for open electronic commerce having a customer trusted agent securely communicating with a first money module, and a merchant trusted agent securely communicating with a second money module. The system allows both the customer and merchant to feel secure that their interests are being served in electronic merchandise or services transactions. In addition, the system provides for the exchange of dissimilar currencies in relation to an agreed upon exchange rate. The '518 patent does not disclose a method and system for online sales utilizing different currencies whereby a cost of credit, a cost of currency, a cost of insurance or other associated fees are included in a price for products or services as claimed in the above-identified application.

U.S. Patent 5,787,402 ('402)

The '402 patent to Potter et al. is entitled "Method And System For Performing Automated Financial Transactions Involving Foreign Currencies," and issued on July 28, 1998. The '402 patent describes a method and system for performing automated financial transactions involving at least two currencies at real-time market rates between a customer and a financial institution. In addition, a customer may request a spot rate and terms for a specific buy or sell currency entered into the system, and upon availability, a rate server may send the rate quote to an FX trade server; the FX trade server, in turn, stores a time-stamped copy of the rate quotation with a unique reference number; and then relays the requested rate quotation to a customer PC as adjusted by pre-determined criteria in the FX trade server. Furthermore, when a rate is received, the term of the currency will be displayed by the client PC for a specified time period (5-15 seconds), and provides a customer with an opportunity accept the rate by choosing the "Trade" button on screen. Furthermore, if the customer does not accept the rate within the specified time period, then, upon request, the rate server via the FX trade server will send an updated rate to the customer PC for the customer to accept or not accept, according to currency rate changes at any time past the specified time. In closing, the system automatically generates a currencies exchange offer in response to a customer's entry based upon parameters including: market price, size and nature of the transaction, and the size and nature of the customer. The '402 patent does not disclose a method and system for online sales utilizing different currencies whereby a cost of credit, a cost of currency, a cost of insurance or other associated fees are included in a price for products or services as claimed in the above-identified application.

U.S. Patent 5,852,812 ('812)

The '812 patent to Reeder is entitled "Billing System For A Network," and issued on December 22, 1998. The '812 patent describes a billing system for on-line computer networks, whereby customers of the on-line system are billed in their own currency for billable events. In addition, according to a customer's subscription plan and base currency, an appropriate pricing rule may instruct the billing system to charge that particular customer a discounted price. The '812 patent does not disclose

a method and system for online sales utilizing different currencies whereby a cost of credit, a cost of currency, a cost of insurance or other associated fees are included in a price for products or services as claimed in the above-identified application.

U.S. Patent 5,878,400 ('400)

The '400 patent to Carter, III is entitled "Method and Apparatus For Pricing Products In Multi-Level Product And Organizational Groups," and issued on March 2, 1999. The 400' patent describes a method and apparatus for determining prices for various products offered to various purchasing organizations, by way of implementing various pricing tables and price adjustment tables. In addition, the method may determine that one category of price adjustments applicable to a foreign purchasing organization are currency exchange rate adjustments, and may provide pricing types in relation to a customer's base cost, currency conversion factor, customer discount, customer negotiated discount, and volume discount. The '400 patent does not disclose a method and system for online sales utilizing different currencies whereby a cost of credit, a cost of currency, a cost of insurance or other associated fees are included in a price for products or services as claimed in the above-identified application.

U.S. Patent 6,205,433 B1 ('433)

The '433 patent to Boesch et al. is entitled "System And Method For Multi-Currency Transactions," and issued on March 20, 2001. The 433' patent describes a system and method for determining approval of a multi-currency transaction between a customer and a merchant over a network. In addition, the merchant and customer computers each include, respectively, a data set containing a product price at which the merchant agrees to sell the product in a merchant specified currency, and a data set which contains an amount the customer is willing to pay the merchant for a product in a customer specified currency. Furthermore, a centralized server, upon receipt of the first data set and the second data set, converts the amount in the first currency into a converted amount in the second currency, and approves the transaction if the converted amount, and approves the transaction if the converted amount in the second currency is within the risk range of the product price in the second currency in accordance with the current exchange rates. In closing, interactive purchase sessions are of limited duration, and governed by predetermined parameters (limited amount of electronic funds ("session amount"), a maximum amount of time that the session can last, and a maximum number of transactions that can be conducted). The '433 patent does not disclose a method and system for online sales utilizing different currencies whereby a cost of credit, a cost of currency, a cost of insurance or other associated fees are included in a price for products or services as claimed in the above-identified application.

U.S. Patent 6,249,770B1 ('770)

The '770 patent to Erwin et al. is entitled "Method And System Of Financial Spreading And Forecasting," and issued on June 19, 2001. The '770 describes an aggregated emerging markets global risk analysis method and system, which enables emerging markets users to automatically spread and analyze historical financial statements, in relation to multiple currencies and exchange rates, for the purpose of financial forecasting (see figures 1, 5, 20). The '770 patent does not disclose a method and system for online sales utilizing different currencies whereby a cost of credit, a cost of currency, a cost of insurance or other associated fees are included in a price for products or services as claimed in the above-identified application.